Local Bankers Help Educate School Children

RICHMOND TAKES LEAD IN FORWARD MOVEMENT

Speakers to Address Pupils and Clear Up Mysteries of Banking.

AUTHORITIES APPROVE PLAN Intent of Lectures Is to Acquaint Children With Inner Workings of Banks and to Make Them "Feel at

With the return to the city yesterday of Colonel Thomas B. Mcvice-president of the Merchants' National Bank, tringing with him from Los Angeles the honor of the presidency of the American Bankers' Association, coupled with Carter E. Talman, assistant cashier ing elected vice-president of American Institute of Banking, at Minneapolis, Richmond is taking the lead of Southern cities in affairs fi-

Perhaps one of the greatest forward movements of the American In-stitute of Banking, the educational department of the American Bankers' department of the American Bankers Association, is the inauguration of

Association, is the inauguration of a series of lectures in the schools of Richmond designed to clear up the mysteries of banking.

Twenty Bankers on Staff.

Twenty of the younger tankers of Richmond are on the staff of speakers who throughout the winter will address the school children of the city, as a part of the curriculum, on what goes on Inside a bank.

goes on inside a bank. To many people the bank officer is a man apart, made unsympathetic by the very nature of his business, and engaged in the most part in the art of making other people's dollars roll up a fortune for himself. How he does it they do not attempt to ex-plain, further than to suggest that he has mastered some mysterious art that is beyond their understanding, and that he employs this art more or less to their disadvantage, but very much to his own personal gain.

The speakers will impress the shool children with the fact that there is no mystery about banking, and that everything a banker does is as normal as the business of the

merchant and as praiseworthy as the work of the skilled physician. The lectures have been prepared by the committee on public education of the American Bankers' Association. The speakers will tell what a bank ook or deposit book is, and explain he way statements are rendered pa-rons. Other subjects to be explained clude deposit tickets, bank checks adorsement of checks, demands and time deposits, bank loans and dis-counts, how credit works, promissory notes, credit and character, drafts and letters of credit, travelers' checks, how money is transferred to

Trusts and Trust Corporations.

Those speaking on trusts and trust corporations will tell what executors and administrators do, what the duties of trustees are, why corpora-tions are formed, and the duties of a co-executor and a co-trustee. Others will tell of the workings of

savings banks, explain why it "safety first" for boys and girls to save their pennies, while others will speak on work and wealth and close with an explanation of "what is

The idea of this educational cam paign, which has the sanction of the school authorities, is to make every

but instructive, talk, made by Carter E. Talman.

Richmond is the only city in the

South at the present time enjoying the advantages of the lecture on banking, but the initial success of the eampaign here will cause other cities to follow in the footsteps of the "City on the James."

\$286,232 BUILDING PERMITS ARE ISSUED

New Work Authorized Last Week Totalled \$227,653; Repairs and Alterations \$58,579. Permits for new buildings, altera-

tions and repairs showed an upward tendency last week, although the to-tal of \$286,232 is below normal. The decrease is due to the lack of activdecrease is due to the lack of activity caused by interference incident to the State Fair, the week previous.

Of the total \$227,653 represented new work, and \$58,579 alterations and repairs. The total for the first fifteen days of the month was \$286,232. no permits of any consequence being asked for during the first seven days.

Goes Into Transatlantic Service. NEWPORT NEWS, VA., Oct. 15.— The American steamer Otho, recently chartered from the Shipping Board by a Philadelphia concern, has completed repairs here, and will be placed in the transatlantic service.

Mayor Ainslie Indorses Buy-in-Richmond Plans

Writing to the Chamber of Com-

merce indorsing the "Buy Rich-mond-Made Goods" campaign, mond-Made Goods" campaign, Mayor George Ainelie says:
"If Richmond is to thrive, her growth and progress must find foundation upon the products of her plants. If Richmond people do not buy Richmond products, how can they research. thow can they reasonably expect others to do so? And if others do not, then how can we prosper? When price and quality are equal the Richmond producer cannot asi less of the Richmond buyer than the choice of his goods, and the Richmond buyer owes it to his community to choose the Richmond product under such condi tions. You have my hearty in-dorsement of your efforts to show the people of Richmond how they can build up their city, help their fellow-citizens obtain and keep employment, ond increase the values, investments and best interests of all by each one doing for the other what he would have the other do for him."

REALIGN SHIP SERVICE TO SOUTHERN EUROPE

Arrangements.

[By Associated Press.] WASHINGTON, Oct. 15.—The ranean, Black Sea and Levant ports,

Baltimore, and C. H. Sprague & Son

RECEPTION TODAY FOR G. J. STEVENSON

HOPEWELL, Oct. 15.—George J. Stevenson, the new superintendent or the Hopewell China Company, will be tendered a formal reception and banquet at the Du Pont Hotel tomorrow evening, beginning at 5 o'clock. The affair will be a "get-together" mair will be a "get-together" meetng of the employes and officials of the corporation.
Officials from Petersburg and Hope-

well banks will be in attendance, and other guests will be Sol Ostrow, of Pittsburgh, Pa., president of the company; W. R. Scrags, of Hopewell, and L. E. Rosenthal, of Pittsburgh, wice-presidents; I. B. Brodie, of Balti-wore, general counsel of the com-;any; Louis Groglode, secretary; A. J. Strikow, treasurer and general manager, and J. W. Mackey, special factory representative. factory representative.

The property recently purchased by the Weyman-Bruton Company, on the Weyman-Bruton Company, on Cary and Eighteenth Streets, from Charles W. Hardwicke and wife, brought \$100,000. Of the purchase price \$35,000 was paid in cash, and \$65,000 is payable in three years. The property fronts 159 feet on Cary property fronts 159 feet on Cary Street, and 133 feet on Eighteenth

Extends Virginia Bank Charters.
WASHINGTON, D. C., Oct. 15.—The
Comptroller of the Currency today
announced the extension of the corporate existence of two national
banks in Virginia, the first National Pank of Clifton Forge, and the First National Bank of Luray, until the close of business Octoer 15, 1941, ir each case.

Ex-Service Men Seek Jobs.

LITTLE ROCK, ARK., Oct. 15.-Approximately 1,500 ex-service men are seeking work in Little Rock to-Major Henry F. Fredeman, executive secretary of the American Legion, to supply every man with a job. fought for you, let him work for you." is the slogan adopted by the legion

subject on which Robert E. Ramsey placed in the transatlantic service.
Two American steamers, the Vosemite and the Palisades, went to the camp Eustice anchorage in James River to lay up during the shipping depression.

Sablect of Wnich Robert E. Ramsey, of Holyoke, Mass, will address the Richmond Advertising Club at 12:55 o'clock Wednesday at the Richmond Hotel. He is a widely known authority on advertising, and every advertiser in the city is invited to hear him.

Have You Outgrown Your Present Home

OR DO YOU WANT SOMETHING MORE MODERN? If so, would you consider the following if we dispose of your property?

HIGHLAND PARK HOME, 7 rooms, modern; large lot; desirable locality. Small cash payment, balance like rent. Possession

WEST END HOME, 7 rooms, hot-water heat and other modern conveniences. Possession early. NORTH RICHMOND HOME, 8 rooms, modern; large lot. Posses-

REX O. JONES CO., INC.

WATER SITUATION VERY SERIOUS IN THE VALLEY

Fredericksburg Also Handi capped Because of No Water to Run Power Plant.

the Eastern and the Valley sections of Virginia, has not only caused a decrease in production of the farms, but is now getting so acute that industries depending upon water power are having to run short time, or close

are having to run short time, or close down entirely.

Fredericksburg, the electric power generating plant which is operated by water, is handicapped by the low water in the Rappahannock River, as the result of which the power plant is only operated at certain hours during the day and night. So acute has become the situation that A. P. Rowe, publisher of the Daily Star and of the semiweekly Free Lance, has been unable to operate his linotype machines and has had to bring his copy for several editions to Richmond, have the type set up here, take the metal to Fredericksburg take the metal to Fredericksburg and print his newspapers.
Situation in the Valley.

The current issue of the Staraburg
News describes conditions in the
Valley section as follows:
Strasburg and the entire Shenandeah Valley has seen no abatement
of the drought that has crippled industry and created a near-water
dustry and created a near-water [By Associated Press.]
WASHINGTON, Oct. 15.—The
Emergency Fleet Corporation of the
Shipping Board has completed its realignment of berth service from North Atlantic to Eastern Mediter- all of the city water that was availnean, Black Sea and Levant ports, able was that contained in the pipe was announced today by Vicet was announced today by Vice-fresident Love.

The new arrangement provides that the Export Steamship Company that the Export Steamship Company and North over all Greek, Malta and North tion was not entirely of a domestic Africa east of, but not including, nature. Citizens have also been bizerta and Palestine coast. It will asked not to use their bath tubs in nature. Citizens have also been asked not to use their bath tubs in order that what water remains might be saved for drinking and cooking purposes. The situation cannot be relieved until heavy rains come again, and sufficient rains to materially increase the inflow may not come for a number of weeks. Every citizen should conserve all water possible, for it we have a long, dry autumn the situation will undoubtedly grow worse.

The situation at Woodstock is very similar to that at Strasburg. Harrisonburg has been suffering much worse and much longer than has shad to resort to pumping her lines as high as \$34 on one or more days has been improved this year, but the unfavorable weather at planting out time and the drought that followed to curtail the product, and in 1920 and carried forward into 1921, alimost every county in the State has bright has been cut and curred in the Richmond territory as in 1920. What there is of it, however, will be sold in the Richmond warehouses.

The reports from all of the Virginia and Carolina bright markets show 'continued advances in the prices being paid. Some of the markets show ere in larger proportion on the breaks than the common and low grades have passed the \$30 average, at least three of the markets scoring as high as \$34 on one or more days had to resort to pumping her lines. cover Constantinople in combination with A. H. Bull & Company, which company will operate to Constantinople and all the Black Sea ports.

The realignment withdraws authority to this territory from the following operations: Oriental Navigation Company of New York; Baltimore Oceanic Steamship Company, the situation will water possible, for it we have a long, dry autumn more Oceanic Steamship Company, over Constantinopie in combination order that what water remains might Steamship Company, the situation will undoubtedly grow

Strasburg. Fredericksburg has been without street lights and Luray has had to resort to pumping her lines full of water from a spring near town. Staunton has also been hard preseed for water and has be sidering cutting off the supply at

night.
Patch Leaks in Reservoir Taking advantage of the fact that the local reservoir is now dry, the bottom of same is now being patched to stop a number of small leaks. These leaks have had practically nothing to do with the present short-age, but they are being repaired now while the reservoir is dry and before while the reservoir is dry and before they grow worse. Mayor Heater just returned from the mountains a few hours before going to press and re-ports the streams entering the reservoir as very weak.

West Leaves \$45,000 Estate.

W. Fred Richardson has purchased from the Prudential Realty Corporation the property at the southeast corner of Belvidere and Main Streets,

The will of Charles A. West, disposing of an estate valued at \$15,000, was filed in the City Circuit Court yes field in the City Circuit Court yes feeling and the court of the will, is The will of Charles A. West die hoy and girl acquainted with the inner workings of banking institutions, so that when they enter the doors of any bank they will feel "perfectly at home," instead of being feetly at home," instead of being overawed.

During last week the first lectures were delivered in several of the schools. At one school \$00 boys and several of the schools. At one school \$00 boys and several of the schools. At one school \$00 boys and several of the schools.

Transportation Always Has Been

Just Ahead of Civilization

way Department Total

\$5,709,709.47.

Will Affect Nine Counties—Contracts Will Be Let as Soon as Rights of Ways Arc Settled and Routes Se-lected.

The awarding of contracts by Vir-

ginia covering the construction of

324.08 miles of State highways at a

cost of \$5,709,709.17 during the fisca.

the amount of \$1,651,000, additional, which will take piace as soon as contests as to location and rights of way have been settled, will affect nine counties, while affect resurfacing projects, costing \$292,876.12, have been carried on by State forces in fourteen counties in which no new construction projects have been initiated this, year. With the construction

ment this year. However, the com-pletion of work let to contract dur-ing 1921, will link up many cities and towns, which heretofore have beer accessible only by train in we

Average Contract Five Miles.

The average length of the con

tracts awarded by the State Highway Department was five miles. It is ad-

distance from the city.

ent time, the history of civilization has been the history of transporta-tion. This, says Clarence A. Earl, president of the Briscoe Motors, is the true light in which the automotive industry should be viewed today.

"It is true," says Mr. Earl, "that certain readjustments must be made inventories must be reduced and cars must be designed and built which will meet the public's need of economy, reliability, beauty and day-afterwith meet the public's need of economy, reliability, beauty and day-afterday service. All these things, however, are but temporary. Those who see in the present situation anything but a real opportunity have a wrong conception of the business of transportation.

"In the next five years those cars which are designed with the idea of conferring genuine service on the owner will survive and grow and content with transportations.

Every readjustment develops its opportunity of the owner.

meet with tremendous success. Every readjustment develops its oppor-

"I believe that men of vision see this side of the automotive industry and are straining every effort to 'cash in' during the pr

TOBACCO MARKET HERE HIGHWAY PROJECTS IN OPENS ON NOVEMBER 1 FIFTY-SEVEN COUNTIES

Ready for Dark and Such Contracts Awarded by High-Other Loose Leaf as May Come.

PRICES FOR BRIGHT ADVANCE OTHER AWARDS ARE TO BE MADE Because of the Dry Weather, the Brenks Are Not Yet as Large as They Were Expected to Be-Some

The Richmond Tobacco Board of Trade has settled upon Tuesday, No-vember 1, as the date for opening the Richmond loose leaf market for the spic of dark topaces and such the spic of dark tobaccos and such other loose leaf as may come this year which closed September 30, way. The principal crop to be sold is the sun-cured, but a great deal of the long black and brown shipping leaf reaches this market, coming in somewhat later than the early delly-which will take process.

eries of the sun-cured. eries of the sun-cured.

In the last two or three years farmers in some of the counties continguous to Richmond have been experimenting in the culture of the successful. The acreage in brights was increased this year, but the unfavorable weather at planting out time and the drought that followed

grades have passed the \$30 average, at least three of the markets scoring as high as \$34 on one or more days as high as \$34 on one or more days as the week. Because of the continued dry weather and for other reasons, the breaks are not yet as large as they were expected to be.

Conditions at Danville.

DANVILLE, VA., Oct. 15.—Farmers conerally being busily engaged in seeding their wheat and harvesting other crops, together with dry, unseasonatle weather for marketing, has occasioned rather small sales on the loose leaf market this week. The tobacco crop is now practically tobacco crop is now practically housed, although a few late crops in come sections are still in the field. Some damage has been done by the frosts during the past week. Offerings on the local market show

but a little change over last week Sales for the week were 551,551

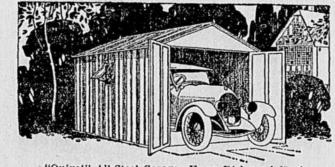
BURKEVILLE, VA., Oct. 15 .- Wit a flash of good prices for the better grades of tobacco several farmers averaged over \$50 and many averaged between \$40 and \$50 a hundred on the Continued on Page 5, Col. 8.)

Facing Byrd Park

Twelve large, bright rooms, hallrooms, bath, pantry and two large packing closets, extra-large front porch and large double-deck rear porch; combination gas and electric fixtures and other modern conveniences; high-pitched, well-lighted concrete cellar under the entire house, about 40x55 feet; large brick garage; desirably located, choice corner lot-good location for a doctor. Being sold in order to close an estate. For further particulars, See H. W. TERRELL, With A. J. CHEWNING JR.

22 NORTH NINTH STREET.

Look! Special Sale



LOWEST RECORD IN PRICES

ALTHOUGH Steel Is Advancing-WE WILL TEMPORARILY REDUCE GARAGE PRICES Why Not Save Money?-BUY NOW at These Prices: 1 Garage, F. O. B. our warehouse.....\$175.00

1 Garage, including hauling, erection, concrete foundation and cement floor.....\$250.00 OUR RICHMOND STOCK IS LIMITED

DON'T DELAY

Room 213, 815 East Franklin Street

Richmond Industrial Heads Are Optimistic

LONESOME PINE TRAIL ASSOCIATION FORMED

Proposed Highway Will Connect Virginia Roads With Great Southern Project.

Great Southern Project.

Through the activities of Southwest Virginia good roads boosters, headed by John W. Chalkley, "Daddy of the Trail," the "Lonesome Pine Trail Association" was recently formed at Pineville, Ky., by Virginians and Kentuckians to promote a highway from Ironton, Ohio, through Eastern Kentucky, via Jenkins, Ky., into Virginia via Norton, through Tennessee and North Carolina into Asheville, N. C., where it will connect with a network of highways and thoroughfares leading to all parts of horoughfares leading to all parts of

the country.

Ben Williams, of Ashland, Ky., wa Ben Williams, of Ashland, Ky., was elected president; C. H. McClure, of fronton, Ohjo; J. M. Allen, of Nor-ton, Va.; M. Koger, of Rogersville, Tenn., vice-presidents, and W. H. Miller, of Ashland, Ky., secretary-

It developed at the meeting that Virginia is only in need of a seven-mile stretch to be graded, and nine-teen miles to be surfaced to connect up with both Kentucky and Tennessec. Tennessee has seventeen miles principally nonrigid dirigibles, al-

UNEMPLOYMENT PERIL SUCCESSFULLY PASSED

Commander Evangeline Booth Declares Agitators Working Among Idle Are Defeated. SPARTANBURG, S. C., Oct. 15 .-

ommander Evangeline Booth, of the the peak of unemployment throughout the country, and its danger the danger once imminent of great large cities during the winter because and that the agitators and propagandists working among unskilled and idle men in the hope of organizing their unrest against the test interests of good order and free gov ernment, are plainly defeated

STOCKHOLDERS RATIFY SALE OF SHOE FACTORY

Company's Outfit. LYNCHBURG, VA., Oct. 15.—Stock

holders of the Fritz-Richards Shoe Company have accepted an offer of the Beasley Shoe Company for the purchase of the shoe factory and

purchase of the shoe factory and equipment belonging to the former and, it is understood, the proposition to huy is still being negotiated.

The prospective buyers are jobbers and wholesaiers, and the indications are that they are shortly to become manufacturers. It is understood that about \$125,000 is involved in the deal.

WASHINGTON, Oct. 15 .- The War Sales for the week were 33.33, pounds at an average of \$25.16, pounds at an average of \$25.16, that this average is too low and that amount paid out \$138.498.12; increase in average, \$1.56.

| Mitted by the highway Commission that average is too low and that it is difficult to get many large confined advances totaling that amount for agricultural purposes.

Real Estate Wanted

We want for a client a small place of five or ten

acres, with dwelling, near one of the car lines, a short

Rex O. Jones & Co., Inc.

16 NORTH EIGHTH STREET.

In Selecting Your Home

You will unquestionably be interested first in the location and the quality of materials and workmanship that

We have borne this constantly in mind in building

these Kensington Avenue homes, and, therefore, invite

EXHIBIT HOME

3218 KENSINGTON AVENUE

OPEN FOR INSPECTION

Prices Right-Terms Reasonable

MUHLEMAN & KAYHOE

Builders of High-Class Homes

108 North Ninth Street Phones Mad. 210-211

Bank Clearances Show Increase for the Week

A statement issued by the Clear A statement issued by the Clear-ing House Association of Rich-mond last night showed the bank clearances for the week to be \$46,771,356, as against \$42,335,964 for the previous week, an increase of \$3,931,392. The week's total was a decrease of \$14,955,741 com-mand, with the corresponding week pared with the corresponding week last year, when the total was \$61,-727,097.

U. S. TO BUILD HANGAR NEAR SCOTT FIELD, ILL

Will House Nonrigid Dirigibles, and Will Cost Over \$1,000,-

[By Associated Press.]

BELLEVILLE, ILL., Oct. 15 .- Con struction of a large hangar for the here, has been started and is expected to be completed next August. Mais supervising the work, which will cost more than one million dollars. The hangar is intended to house

though it will be spacious enough to mammouth lighter-than-air Outside dimensions of the crete work, and that the electrical

BIG STONE GAP MILL TO START DECEMBER 1

t Lenst 350 People Will Be Required to Operate Equipment Costing \$300,000.

BIG STONE GAP, VA., Oct. 15.—The Taubei-Scott-Kitzmiller Company's hosiery mill at this place will be put in operation about December 1, according to Vice-President F. Y. Kitzmiller, who has arrived from Read-

miller, who has arrived from Reading, Pa., to superintend the placing of the \$500,000 worth of equipment. About 350 people will be given employment when the mill is in full operation.

The mill will have a capacity of 1,000 dozen pairs of hose daily. The knitting room will be put into operation about December 1, but the dye-house and finishing plant will not be completed before spring.

The company has twenty-five other mills scattered throughout Pennsylvania, New Jersey. Tennessee and Virginia.

STANDARD PAPER MILLS OPERATING FULL TIME

Officials of Industries Write of Orders Showing Increase Over Last Year.

NEW PLANTS BEING BUILT

Laras & Brothers Company, Occupy. ing New Structure, Report "We Are Working the Entire Plant Full Force,"—Outlook Bright.

Industrial plants in Richmon Industrial plants in Richmond, which a year ago were receiving cancellations of orders in practically every mail, are today operating near pre-war capacity, others are taking on additional help, and spirit of optimism prevails throughout the producing industry, according to information gathered during the past few days by the Richmond Chamber of Commerce.

ment during the last two or thr weeks, and are only just beginning to run full time," writes James F. R

New Mills Nears Completton The Standard Paper Manufacturing ompany made extensive enlarge ments during the summer month No. 2 are being made, which will greatly increase the capacity of that mill. The new mill will more than double the present capacity of the niant

In Richmond paper, iron, tobocco leather, paints, and oils are already feeling the revival of business, and these industries are taking on more help, while increasing orders in other trades are causing preare causing pr parations for larger outputs.

this force under heavier buying or-ders to the full completement or moulders, packers and help by the middle of November. "The outlook

plant was put up by Richmond capital, the building erected by a Richmond contractor, employing Richmond labor, and with material pur

Boulevard Home



New seven-room brick, sleeping porch, shades, screens, papered. Terms can be arranged.

Davis Brothers, Inc.

"THE HOME BUILDERS,"

Boulevard 732.

2510 West Main Street.

"WE CONGRATULATE YOU MOST HEARTILY ON THE SUCCESS OF THIS SALE. THE RESULT IS HIGHLY GRATI-FYING TO US."

THIS IS WHAT THE PRESIDENT OF A LARGE LUM-BER MANUFACTURING COMPANY WRITES US. (Name and address furnished upon request.)

THIRTY MILLION DOLLARS OF SUC-CESSFUL SALES FOR OTHERS ARGUES WELL FOR OUR ABILITY TO SUCCESS-FULLY SELL YOUR LAND.

WRITE, TELEGRAPH OR PHONE US TODAY.

Atlantic Coast Realty Company

CONFIDENCE

Petersburg, Va.

THE NAME THAT JUSTIFIES YOUR

"It Pays to Buy a Muhleman & Kayhoe Home"

enter into its construction.

your critical inspection.